

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	CARRAGHER, Philip, et al.	)	
Title:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING	)	<b>Certificate of Transmission</b>
Serial No:	09/604,696	)	I hereby certify that this correspondence is being facsimile
Confirm. No:	4961	)	transmitted to the USPTO at Fax No. 571-273-8300, filed
Filing Date:	June 26, 2000	)	electronically via the USPTO EFS website, or deposited with
Art Unit:	3691	)	the United States Postal Service with sufficient postage as first
Examiner:	Gregory Johnson	)	class mail in an envelope addressed to the Commissioner for
		)	Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the
		)	date indicated below.
		)	
		)	Signed: <u>/John R Linzer #56,972/</u>
		)	John R Linzer
		)	Dated: <u>May 31, 2011</u>

Commissioner for Patents  
United States Patent and Trademark Office  
P.O. Box 1450  
Alexandria, VA 22313-1450

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

A statement of reasons for allowance was set forth in the Notice of Allowance mailed May 13, 2011 in connection with the above-identified application.

While Applicant agrees that the pending claims are allowable because the prior art of record neither discloses, teaches, nor suggests all of the elements of the claims, Applicant submits that the invention as claimed in each of the claims and as described in the present application is patentable over the art of record for reasons in addition to those listed in the Examiner's statement. The language of the claims as allowed defines the invention and the language in the Examiner's statement should not be construed as limiting the claims in any manner. Accordingly, the Applicant reserves the right to pursue claims of different scope than those present in the present application.

This statement commenting on the reasons for allowance is submitted timely, no later than payment of the issue fee.

Respectfully submitted,

Dated this 31<sup>st</sup> day of May, 2011.

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